

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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Attorneys for Secured Creditor  
HomeBridge Financial Services, Inc.

In Re:  
Cono Charles Cirone, Patricia Catherine Cirone,  
Debtors.



Order Filed on October 11, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 18-15118 MBK

Adv. No.:

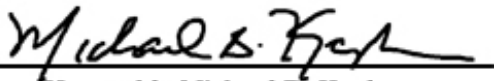
Hearing Date: 9/25/19@ 9:00 a.m.

Judge: Michael B. Kaplan

**ORDER REINSTATING STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED.**

**DATED: October 11, 2019**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

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Debtor: Cono Charles Cirone, Patricia Catherine Cirone,

Case No: 18-15118 MBK

Caption of Order: ORDER REINSTATING STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, HomeBridge Financial Services, Inc. , Denise Carlon, Esq. appearing, upon an objection to motion to reinstate as to real property located at 133 Brigantine Road, Manahawkin, NJ, 08050, and it appearing that notice of said objection was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and David A. Semanchik, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of September 23, 2019, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due November 2018 through September 2019 for a total post-petition default of \$19,812.89 ( 6 @ 1,864.42, 5 @ \$1,862.55; \$686.38 less suspense); and

It is **ORDERED, ADJUDGED and DECREED** that the debtor is to make an immediate payment of \$7,500.00; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$12,312.89 shall be added to the affidavit of amount due and paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that the automatic stay as to real property located at 133 Brigantine Road, Manahawkin, NJ is hereby reinstated; and

It is **ORDERED, ADJUDGED and DECREED** that debtor shall file a modified plan within twenty days of this order; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume October 1, 2019, directly to Secured Creditor care of its servicer, Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

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Debtor: Cono Charles Cirone, Patricia Catherine Cirone,

Case No: 18-15118 MBK

Caption of Order: ORDER RESOLVING OBJECTION TO MOTION TO REINSTATE

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It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees, \$181.00 for filing fees and \$350.00 for opposition to motion to reinstate, totaling \$881.00, which is to be paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Objection to Motion to Reinstate is hereby resolved.

United States Bankruptcy Court  
District of New Jersey

In re:  
Cono Charles Cirone  
Patricia Catherine Cirone  
Debtors

Case No. 18-15118-MBK  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Oct 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2019.

db/jdb +Cono Charles Cirone, Patricia Catherine Cirone, 133 Brigantine Road,  
Manahawkin, NJ 08050-1307

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 13, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
David A. Semanchik on behalf of Joint Debtor Patricia Catherine Cirone info@semanchiklaw.com  
David A. Semanchik on behalf of Debtor Cono Charles Cirone info@semanchiklaw.com  
Denise E. Carlon on behalf of Creditor HomeBridge Financial Services Inc.  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
John R. Morton, Jr. on behalf of Creditor American Honda Finance Corporation, administrator  
for Honda Lease Trust ecfmil@mortoncraig.com, mortoncraigecf@gmail.com  
Kevin Gordon McDonald on behalf of Creditor HomeBridge Financial Services Inc.  
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8